



Order Filed on February 20, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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*Attorney for Specialized Loan Servicing LLC as
servicing agent for Federal Home Loan
Mortgage Corporation, as Trustee for the benefit
of the Freddie Mac Seasoned Loans Structured
Transaction Trust, Series 2021-1*

In re:

Jacqueline Smith

Debtor.

Chapter 13

Case No. 20-23171-SLM

Hearing Date: December 13, 2023

Judge Stacey L. Meisel

ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 20, 2024

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtor: Jacqueline Smith
Case No.: 20-13171-SLM
Caption of Order: **ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1 (“Creditor”), whereas the post-petition arrearage is in the amount of \$4,405.43 as of December 9, 2023, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **657 E. Grand Avenue, Rahway, New Jersey 07065** (“Property”) provided that the Debtors comply with the following:

- a. On or before **December 31, 2023**, the Debtor shall cure the post-petition arrearage amount, **\$4,405.43**, by making payment in full of directly to Creditor; and
- b. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **January 1, 2024** payment.

2. All direct payments due hereunder not otherwise paid by telephone and/or electronic payment, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, CO 80111**.

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11

U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.

In re:
Jacqueline Smith
Debtor

Case No. 20-23171-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 20, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Jacqueline Smith, 657 E Grand Ave, Rahway, NJ 07065-5705

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
R. A. Lebron	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Russell L. Low	on behalf of Debtor Jacqueline Smith ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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User: admin

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Date Rcvd: Feb 20, 2024

Form ID: pdf903

Total Noticed: 1

TOTAL: 6